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United States Bankruptcy Court

Northern District of Illinois Eastern Division

Voluntary Petition	
1	

										•	
Name of Debtor (if individual, enter Last, First, Middle):				Na	Name of Joint Debtor (Spouse) (Last, First, Middle)						
Jackson, Marie Jean											
All Other Names us and trade names):	sed by the De	ebtor in the las	t 8 years (inclu	ude married	, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of S (if more than one, s	toto all\ *	ndividual-Taxpa ***_**-9	• •	) No./Comp	lete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *				
Street Address of I	Debtor (No. &	Street, City, a	ind State):			Stı	reet Address of Jo	int Debtor (No. &	Street, City, and	State):	
5628 S. Ju	stine S	t. # 2									
Chicago, IL 60636											
County of Residen	ce or of the F	Principal Place	of Business:			Co	ounty of Residence	e or of the Principa	al Place of Busin	ess:	
		CC	OK								
Mailing Address of	Debtor (if diff	ferent from stre	eet address)			Ma	ailing Address of J	oint Debtor (if diffe	erent from street	address):	
Location of Princip	al Assets of E	Business Debto	or (if different f	rom street a	address above):						
Т		or (Form of Orga	nization)			e of Bus eck one b		v	•	nkruptcy Code Under n is Filed (Check one box)	
Individual	(includes Join	nt Debtors)			☐ Heath Care E☐ Single Asset			Chapter	7 🔲 Cha	apter 15 Petition for Recognition	
	t D on page 2 o				defined in 11 U.S			☐ Chapter ☐ Chapter	01 0	Foreign Main Proceeding	
_		Railroad  Stockbroker			☐ Chapter	apter 15 Petition for Recognition					
☐ Partnershi					☐ Commodity E	Broker		☐ Chapter	13 of a	Foreign Nonmain Proceeding	
•		one of the above te type of entity			Clearing Ban	ık					
	Chapte	er 15 Debtors	•		Other Tax-E	xempt E	Entity		Naturo of D	ebts (Check one Box)	
Country of debtor's	center of mai	in interests:			(Check box, if applicable.)		■ Debts are primarily consumer □ Debts are				
					Debtor is a ta				fined in 11 U.S.C as "incurred by a	py	
Each country in whi against debtor is pe		proceeding by,	regarding, or	_	United States Code (the Internal Revenue Code).			individual primarily for a personal, family, or household purpose."			
		Filing Fee (0	Check one box)			Che	eck one box		Chapter 11 Debto	ors	
Filing Fee attack	ched						□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)				
☐ Filing Fee to be	e paid in insta	allments (applic	cable in individ	uals only).	Must attach		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if:				
signed applicat unable to pay f	tion for the co	ourt's considera	ation certifying	that the de	btor is		Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).				
☐ Filing Fee wav					•		heck all applicabl		ition		
attach signed a	application for	r the court's co	nsideration. S	ee Official I	Form 3B.			filed with this pet of the plan were so		n from one of more classes	
								acccordance with		6(b).	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expense funds available for distribution to unsecured creditors.				nses paid	d, there will be no			This space is for court use only7.00			
Estimated Number o			_								
1-	<b>□</b> 50-	<b>1</b> 00-	200-	<b>1</b> ,000-	5,001-	10,001	<b>1</b> 25,001	<b>5</b> 0,001	Over		
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000		
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00		<b>□</b> \$50,000,0	100,000,000 100,000,000	1 \$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		to \$100 million	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities											
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10		\$50,000,0 to \$100	001 \$100,000,00 to \$500	1 \$500,000,001 to \$1billion	More than \$1 billion		
			million	million		million	million		-		

Case 15-32603 Doc 1 Filed 09/24/15 Entered 09/24/15 16:00:40 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 50 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Marie Jean Jackson All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Lizette Villegas Dated: 09/24/2015 Lizette Villegas **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Marie Jean Jackson

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Marie Jean Jackson

#### Marie Jean Jackson

Dated: 09/24/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Attorney

#### /s/ Lizette Villegas

Signature of Attorney for Debtor(s)

#### Lizette Villegas

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 09/24/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Marie Jean Jackson					
	d: 09/24/2015 /s/ Marie Jean Jackson					
Lceri	ify under penalty of perjury that the information provided above is true and correct.					
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
	Active military duty in a military combat zone.					
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);					
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]					
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.					
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]					
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.					
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.					

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

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does not apply in this district.		Active military duty in a military combat zone.
I certify under penalty of perjury that the information provided above is true and correct.		
	l cer	tify under penalty of perjury that the information provided above is true and correct.

Record # 631472

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

Case No.
Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$3,819	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$19,054	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,227
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,222
TOTALS			\$3,819 TOTAL ASSETS	\$19,054 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy (U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is foundation and an annual and an 20 H C C 8 150	

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,226.51
Average Expenses (from Schedule J, Line 18)	\$1,221.68
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$81.51

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$19,054.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$19,054.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
Marie Jean Jackson / Debtor	Bankruptcy Docket #:
Marie Jean Jackson / Debtor	Pankruptov Docket #:

Judge:

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	\$0.00			

(Report also on Summary of Schedules)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Pre-paid debit card with Chase		\$9
		Tre-paid debit card with onase		Ψ3
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand,		\$1,500
		stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		φ1,300
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$60
06. Wearing Apparel				
		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$175
08. Firearms and sports, photographic, and other hobby equipment.	X			

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# Document Page 10 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		Unknown					
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).  12. Interest in IRA,ERISA, Keogh, or other	X								
pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown					
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles	X								

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# Document Page 11 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Judge:

S	SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X										
25. Autos, Truck, Trailers and other vehicles and accessories.		1991 Pontiac GrandAm with 131,000 miles		\$1,975							
26. Boats, motors and accessories.	X										
27. Aircraft and accessories.	X										
28. Office equipment, furnishings, and supplies.	X										
29. Machinery, fixtures, equipment, and supplie used in business.	X										
30. Inventory	X										
31. Animals	X										
32. Crops-Growing or Harvested. Give particulars.	X										
33. Farming equipment and implements.	X										
34. Farm supplies, chemicals, and feed.	X										
35. Other personal property of any kind not already listed. Itemize.	X										

Total (Report also on Summary of Schedules) \$3,819.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Pre-paid debit card with Chase	735 ILCS 5/12-1001(b)	\$ 9	\$9
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 60	\$60
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 175	\$175
09. Interests in insurance pol			
Term Life Insurance - No Cash Surrender Value.	735 ILCS 5/12-1001(f)	In Full	Unknown
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
25. Autos, Truck, Trailers and			
1991 Pontiac GrandAm with 131,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$1,975

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankru	ptcv	Docket	#:
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Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S		-	-	\$ 0	\$ 0

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

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\*Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M		Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
[X] None									
Total Amount of Unsecured Priority Claims (Report also on Summary of Schedules)								\$0	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Marie Jean Jackson / Debtor

In re

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Arizona Mail Order Attn: Bankruptcy Dept. 3740 E 34Th St Tucson AZ 85713 Acct #: XXX-XX-9640			Dates: Reason:	2006-2008 Credit Card or Credit Use				\$0
2	Bank Of America Attn: Bankruptcy Dept. Po Box 982235 El Paso TX 79998			Dates: Reason:	2004-2014 Credit Card or Credit Use				\$7,699
	Acct #: XXX-XX-9640								

#### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Sunrise Credit Services, Inc. Bankruptcy Dept. PO Box 9100 Farmingdale NY 11753-9100

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing A Zip Code and Acco (See Instructions	unt Number	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
3 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285				Dates: 1989-2014 Reason: Credit Card or Credit Use				\$11,299	
Acct #: XXX-XX-9640									
Law Firm(s)   Collection	on Agent(s) Represe	ntin	g the	e Original Creditor					
Law Firm(s)   Collection	on Agent(s) Represe	nting	g the	e Original Creditor					

Bankruptcy Dept. 3451 Harry S Truman Blvd St Charles MO 63301

4	Comenity Bank/Woman Within Attn: Bankruptcy Dept. 4590 E Broad St Columbus OH 43213	Dates: Reason:	2014-2014 Credit Card or Credit Use		\$56	j
	Acct #: XXX-XX-9640					

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 19,054

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
	Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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			<u>Document</u> P	Page 20 of 50
Fill in this in	nformation to iden	tify your case:		
Debtor 1	Marie	Jean	Jackson	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
	r	the : <u>NORTHERN DISTRICT C</u>		Check if this is:
				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following dat
fficial F	orm B 6I			MM / DD / YYYY

**Schedule I: Your Income** 

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Disabled		
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
		How long employed there?			
Pa	spouse unless you are separated.  If you or your non-filing spouse have	ne date you file this form. If you have more than one employer, combined, attach a separate sheet to this form.	ne the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

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Debtor 1 Marie Jean Document Jackson Page 21 of 50 Case Number (if known) \_

				For Debtor 1	For Debtor 2 or non-filing spouse		
(	Сору	line 4 here	4.	\$0.00	\$0.00	]	
		payroll deductions:	_				
		ax, Medicare, and Social Security deductions	5a. 	\$0.00	\$0.00	_	
		landatory contributions for retirement plans	5b. 	\$0.00	\$0.00	_	
Ę	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	-	
		Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	_	
		nsurance	5e.	\$0.00	\$0.00	_	
		Omestic support obligations	5f. _	\$0.00	\$0.00	_	
	_	Inion dues	5g.	\$0.00	\$0.00	-	
		Other deductions. Specify:	5h. 	\$0.00	\$0.00	_	
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	<i>!</i> =	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00		
		other income regularly received:					
8	За.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00	\$0.00		
8	Bb.	Interest and dividends	8b.	\$0.00	\$0.00		
8	Вс.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00		
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
8	3d.	Unemployment compensation	8d. 	\$0.00	\$0.00		
3	Be.	Social Security	8e. —	\$1,025.00	\$0.00		
8	Bf.	Other government assistance that you regularly receive	8f.	\$120.00	\$0.00		
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
,	٠	Specify:	0 ==	<b>004.54</b>	ФО ОО		
	3g.	Pension or retirement income	8g. —	\$81.51	\$0.00		
	3h.	Other monthly income. Specify:	8h. 	\$0.00	\$0.00		
9.	Aaa	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,226.51	\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,226.51 +	\$0.00	= \$1,226.5	1
A	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	ψ 1,==010 1	<del>+0.00</del>	ψ1,220.0	
) (	nclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are no ify:	our dependent ot available to	,		11. \$0.0	00
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies	12. <b>\$1,226.5</b>	
		ou expect an increase or decrease within the year after you file this form		· · · · · · · · · · · · · · · · · · ·		. , , 515	_
	1 x						

Fill in this i	nformation to identify yo	ur case:				
Debtor 1	Marie	Jean	Jackson	Check if this	is:	
	First Name	Middle Name	Last Name	<u>-</u>	ended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		as of the following	t-petition chapter 13 date:
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT (	DF ILLINOIS		<del></del>	
Case Numbe	er			MM / D	D / YYYY	
(ii kilowii)					•	2 because Debtor 2
Official F	orm B 6J			☐ maintai	ns a separate house	ehold.
Schedu	le J: Your Ex <sub>l</sub>	penses				12/13
more space is every question	needed, attach another s			are equally responsible for supages, write your name and case	·	
	Describe Your Household					
1. Is this a jo	oint case? Go to line 2.					
	Does Debtor 2 live in a s	eparate household?				
	X No.					
	Yes. Debtor 2 must	t file a separate Schedu	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	•	Does dependent live
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent	Debtor 1 or Debtor 2	age	with you?
Do not s	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes X No
						Yes
						X No
						Yes
3. Do your	r expenses include	X No				
expense	es of people other than f and your dependents?	Yes				
	Estimate Your Ongoing Mo		less you are using this for	m as a supplement in a Chapter	13 case to report	
expenses as	of a date after the bankru			, check the box at the top of the		
the applicable		sh government assista	nce if you know the value			
		=	Income (Official Form B 6			Your expenses
4. The ren	ntal or home ownership e	xpenses for your resid	ence. Include first mortgag	e payments and		
	t for the ground or lot.				4.	\$700.00
If not in	ncluded in line 4:					
	eal estate taxes				4a.	\$0.00
	roperty, homeowner's, or i				4b.	\$31.40
	ome maintenance, repair,				4c.	\$0.00
4d. H	omeowner's association o	condominium dues			4d.	φυ.υυ

Schedule J: Your Expenses

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Marie Debtor 1

First Name

Jean

Middle Name

Document

Last Name

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Case Number (if known) \_

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$70.00 Electricity, heat, natural gas 6a. 6h \$0.00 Water, sewer, garbage collection \$30.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$150.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$30.00 9. Clothing, laundry, and dry cleaning 10. \$10.00 10. Personal care products and services \$20.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$115.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$32.28 15a. Life insurance \$0.00 15b. 15b. Health insurance \$33.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

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Marie Jean Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$1,221.68 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,226.51 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,221.68 23b. Copy your monthly expenses from line 22 above. 23b.-\$4.83 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 631472 Schedule J: Your Expenses

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/24/2015 /s/ Marie Jean Jackson

Marie Jean Jackson

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 631472 B6F (Official Form 6F) (12/07) Page 1 of 1

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse AMOUNT	SOURCE	

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT	SOURCE	
2015: \$120/month 2014: \$1,440 2013: \$1,400	LINK	
2015: \$81.51/month 2014: \$978 2013: \$978	Pension	
2015: \$1,025/month 2014: \$12,096 2013: \$12,000	Social Security	
Spouse		
AMOUNT	SOURCE	



or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payment/Transfers	Transfers	Still Owing
Name and Address	Dates of	Amount Paid or Value of	Amount

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
	1 7

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers

Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure

Description and Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
^	

#### 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



#### 08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Geraci Law. LLC 2014-2015 Payment/Value:

\$765.00

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if and Other Than Debtor Value of Property

Hananwill Credit Counseling, 2015 \$20.00 115 N. Cross St., Robinson, IL 62454



#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received

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# Document Page 30 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

			cy Docket #:
		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by the trust or similar device of which the de	he debtor within ten (10) years immediately prece ebtor is a beneficiary.	ding the commencement of this c	ase to a self-settled
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	
other Device	Transfer(s)	Closing	
11. CLOSED FINANCIAL ACCOUNT	S:		
ransferred within one (1) year immed certificates of deposit, or other instrui associations, brokerage houses and	nents held in the name of the debtor or for the bediately preceding the commencement of this case ments; shares and share accounts held in banks, other financial institutions. (Married debtors filing nstruments held by or for either or both spouses anot filed.)	e. Include checking, savings, or of credit unions, pension funds, coo under chapter 12 or chapter 13 n	her financial accounts, operatives, nust include
Name and	Type of Account, Last Four Digits of	Amount and	
Address of	Account Number, and Amount of	Date of Sale or	
Institution	Final Balance	Closing	
Bank of America	Savings account	Amount: \$800	
PO Box 982235		Date of Closing: 12/2014	
El Paso, TX 79998			
12. SAFE DEPOSIT BOXES:			
		٠	nin one year
mmediately preceding the commenc	r depository in which the debtor has or had secur cement of this case. (Married debtors filing under is whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must inc	
mmediately preceding the commenc depositories of either or both spouse	cement of this case. (Married debtors filing under is whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must inc e spouses are separated and a joi	nt petition is not filed.)
immediately preceding the commenc	cement of this case. (Married debtors filing under	chapter 12 or chapter 13 must inc	
mmediately preceding the commenc depositories of either or both spouse: Name and Address of Bank or	cement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must inc e spouses are separated and a joi Description of	nt petition is not filed.)  Date of Transfer or
mmediately preceding the commenc depositories of either or both spouse: Name and Address of Bank or Other Depository	cement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must inc e spouses are separated and a joi Description of	nt petition is not filed.)  Date of Transfer or
mmediately preceding the commence depositories of either or both spouse:  Name and Address of Bank or Other Depository  13. SETOFFS:	cement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository	chapter 12 or chapter 13 must inc e spouses are separated and a joi Description of Contents	nt petition is not filed.)  Date of Transfer or Surrender, if Any
mmediately preceding the commence depositories of either or both spouse:  Name and Address of Bank or Other Depository  13. SETOFFS:  List all setoffs made by any creditor, this case. (Married debtors filing under the commence of the comm	cement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of
mmediately preceding the commence depositories of either or both spouse.  Name and Address of Bank or Other Depository.  13. SETOFFS:  List all setoffs made by any creditor, this case. (Married debtors filing undo oint petition is filed, unless the spouse.)	ement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository  including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informatises are separated and a joint petition is not filed.)	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of
mmediately preceding the commence depositories of either or both spouse:  Name and Address of Bank or Other Depository  13. SETOFFS:  List all setoffs made by any creditor, this case. (Married debtors filing under the commence of the comm	Names & Addresses of Those With Access to Box or depository  including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informatics.	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of
mmediately preceding the commence depositories of either or both spouse.  Name and Address of Bank or Other Depository  13. SETOFFS:  List all setoffs made by any creditor, his case. (Married debtors filing undo oint petition is filed, unless the spouse Name and Address	ement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository  including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informatises are separated and a joint petition is not filed.)	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of
mmediately preceding the commence depositories of either or both spouse.  Name and Address of Bank or Other Depository  13. SETOFFS:  List all setoffs made by any creditor, this case. (Married debtors filing undo oint petition is filed, unless the spouse Name and Address	ement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository  including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informatises are separated and a joint petition is not filed.)  Date of Setoff	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of
mmediately preceding the commence depositories of either or both spouse.  Name and Address of Bank or Other Depository  13. SETOFFS:  List all setoffs made by any creditor, his case. (Married debtors filing undo oint petition is filed, unless the spouse of Creditor  Name and Address of Creditor	ement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository  including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informatises are separated and a joint petition is not filed.)  Date of Setoff	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of
mmediately preceding the commence depositories of either or both spouse.  Name and Address of Bank or Other Depository  13. SETOFFS:  List all setoffs made by any creditor, his case. (Married debtors filing undo oint petition is filed, unless the spouse of Creditor  Name and Address of Creditor	ement of this case. (Married debtors filing under as whether or not a joint petition is filed, unless the Names & Addresses of Those With Access to Box or depository  including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informatises are separated and a joint petition is not filed.)  Date of Setoff	chapter 12 or chapter 13 must ince spouses are separated and a joi Description of Contents  debtor within 90 days preceding tion concerning either or both spo	nt petition is not filed.)  Date of Transfer or Surrender, if Any  the commencement of

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT (	OF FINANCIAL AFFAIRS
X	15. PRIOR ADDRESS OF DEBTOR(S):	
		the commencement of this case, list all premises which the debtor occupied case. If a joint petition is filed, report also any separate address of either

Dates of

Occupancy

NONE	
Y	

spouse.

#### 16. SPOUSES and FORMER SPOUSES:

Address

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

Used

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	Docket #:
ST	ATEMENT OF FINAN	ICIAL AFFAIRS	
7c. List all judicial or administrative proceed ebtor is or was a party. Indicate the name a umber.	_	-	
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
8 NATURE, LOCATION AND NAME OF BU	ISINESS		
. If the debtor is an individual, list the names inding dates of all businesses in which the d artnership, sole proprietor, or was self-empl immediately preceding the commencement of ithin six (6) years immediately preceding the	lebtor was an officer, director, partner loyed in a trade, profession, or other a of this case, or in which the debtor ow	r, or managing executive of a corporatio activity either full- or part-time within six	n, partner in a (6) years
the debtor is a partnership, list the names, ates of all businesses in which the debtor with mediately preceding the commencement of	as a partner or owned 5 percent or m		
the debtor is a corporation, list the names, ates of all businesses in which the debtor was mediately preceding the commencement of	as a partner or owned 5 percent or m		
Name & Last Four Digits of Soc. Sec. No./Complete EIN or	·	Nature of	Beginning and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
. Identify any business listed in subdivision	a above that is "single asset real e	state" as defined in 11 USC 101	
	an, abovo, mario omg.o accorroare.		
Name	Address		
	Address		
Name			
		or partnership and by any individual deb	otor who is or has
he following questions are to be completed een, within six years immediately preceding r owner of more than 5 percent of the voting	by every debtor that is a corporation the commencement of this case, and or equity securities of a corporation;	y of the following: an officer, director, m;; a partner, other than a limited partner, o	anaging executive,
the following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, proceeding the control of the voting ole proprietor, or self-employed in a trade, proceeding the control of the voting of the control of the voting of the voting the control of the voting the votin	by every debtor that is a corporation the commencement of this case, any or equity securities of a corporation; profession, or other activity, either full-te this portion of the statement only if	y of the following: an officer, director, m.; a partner, other than a limited partner, of or part-time.  If the debtor is or has been in business, a	anaging executive, of a partnership, a us defined above,
The following questions are to be completed een, within six years immediately preceding or owner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, put (An individual or joint debtor should comple within six years immediately preceding the color of directly to the signature page.)  9. BOOKS, RECORDS AND FINANCIAL S	by every debtor that is a corporation the commencement of this case, any or equity securities of a corporation; profession, or other activity, either full-te this portion of the statement only if the pommencement of this case. A debtor	y of the following: an officer, director, m.; a partner, other than a limited partner, of or part-time.  If the debtor is or has been in business, a	anaging executive, of a partnership, a us defined above,
The following questions are to be completed een, within six years immediately preceding or owner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, proceeding the control of the voting ole proprietor, or self-employed in a trade, proceeding the control of the signature page.)	by every debtor that is a corporation of the commencement of this case, and go or equity securities of a corporation; profession, or other activity, either full-te this portion of the statement only if prommencement of this case. A debtor STATEMENTS:	y of the following: an officer, director, m.; a partner, other than a limited partner, of or part-time.  If the debtor is or has been in business, a who has not been in business within the	anaging executive, of a partnership, a as defined above, ose six years should

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jean Jackson / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	tho within two (2) years immediately preceding to a financial statement of the debtor.	ne filing of this bankruptcy case have audited the books of
		Pulsa Garaina
Name	Address	Dates Services Rendered
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	creditors and other parties, including mercantile by years immediately preceding the commencem	and trade agencies, to whom a financial statement was
Name and Address	Date Issued	
0. INVENTORIES		
ist the dates of the last two inver ollar amount and basis of each i		erson who supervised the taking of each inventory, and the
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
List the name and address of the	he person having possession of the records of e	ach of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
1 CUDDENT DADTNEDS OF	FICERS, DIRECTORS AND SHAREHOLDERS:	
	st nature and percentage of interest of each mer	nher of the partnership
Name	Nature	
and Address	of Interest	Percentage of Interest
•	·	nd each stockholder who directly or indirectly owns, controls,
r holds 5% or more of the voting	or equity securities of the corporation.	
Name		Nature and Percentage of
and Address	Title	Stock Ownership

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# Document Page 34 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pension Fund

		Bankruptcy Docket Judge:	#.
	STATEMENT OF FINAN	ICIAL AFFAIRS	
22. FORMER PARTNERS, OFFICER	S, DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list the na	ature and percentage of partnership interes	of each member of the partnership.	
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, list mmediately preceding the commence	The state of the s	with the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
orm, bonuses, loans, stock redemptio commencement of this case.  Name and Address of	ns, options exercised and any other perqui	site during one year immediately preceding the  Amount of Money or	
Desirient Deletionship to			
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
Debtor	Purpose of	Description and value of	
Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the na	Purpose of Withdrawal  ame and federal taxpayer identification num	Description and value of	• .
Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the na	Purpose of Withdrawal  ame and federal taxpayer identification num	Description and value of Property  Description and value of Property  Description and value of Property	• .
Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the nax purposes of which the debtor has to the control of the cont	Purpose of Withdrawal  ame and federal taxpayer identification num been a member at any time within six (6) ye  Taxpayer	Description and value of Property  Description and value of Property  Description and value of Property	• .
Debtor  24. TAX CONSOLIDATION GROUP:  f the debtor is a corporation, list the nax purposes of which the debtor has to the Name of Parent Corporation  25. PENSION FUNDS:  f the debtor is not an individual, list the	Purpose of Withdrawal  ame and federal taxpayer identification num been a member at any time within six (6) ye  Taxpayer Identification Number (EIN)	Description and value of Property  Description and value of Property  Description and value of Property	the case.

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Identification Number (EIN)

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 09/24/2015 /s/ Marie Jean Jackson

Marie Jean Jackson

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor Bankruptcy Docket #: Judge:

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (	check at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoic	l lien using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
	subject to unexpired leases. (All three columns d lease. Attach additional pages if necessary.)	
Lessor's Name:	Describe Property Securing Debt:	Lease will be
LC3301 3 Name.	i .	
None		assumed pursuant to 11 U.S.C. § 365(p)(2):

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a	
debt and/or personal property subject to an unexpired lease.	

X Date & Sign /s/ Marie Jean Jackson Dated: 09/24/2015 Marie Jean Jackson

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 631472

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## Document Page 37 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor Bankruptcy Docket #: Judge:

OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B				
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for servendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
Debtor(s), to the undersigned, is as follows:  nd I have agreed to accept  has paid and I have received	\$2,095.00 \$765.00				
Balance Due	<b>\$1,330.00</b>				
was:					
ne on the unpaid balance, if any, remaining is:					
nsfer, assignment or pledge of property from the debtor(s) except the	following for the				
to share with any other entity, other than with members of the undersigned's law ithout the client's consent, except as follows: <b>None.</b>					
clude the following:					
ering advice and assistance to the client in determining whether to file a petition					
ules, statement of affairs and other documents required by the court.					
eduled meeting of creditors.					
-disclosed fee does not include the following service: ng or court dates, amendments to schedules, adversary complaints o	or conversions to				
CERTIFICATION					
	•				
Respectfully Submitted,					
/s/ Lizette Villegas					
Lizette Villegas					
GERACI LAW L.L.C. 55 F. Monroe Street #3400					
To the triber of the control of the	Id. Bankr. P. 2016(b), I certify that I am the attorney for the above nar ar before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:  Debtor(s), to the undersigned, is as follows:  Id I have agreed to accept has paid and I have received  Balance Due  Balance Due  Was:  Be on the unpaid balance, if any, remaining is:  If a sasignment or pledge of property from the debtor(s) except the or share with any other entity, other than with members of the undersigned's law thout the client's consent, except as follows:  None.  Builde the following:  I ring advice and assistance to the client in determining whether to file a petition less, statement of affairs and other documents required by the court.  I duled meeting of creditors.  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy  Respectfully Submitted,  //s/ Lizette Villegas  Lizette Villegas  Lizette Villegas  Elizette Villegas  Elizette Villegas  Elizette Villegas  Elizette Villegas  Elizette Villegas				

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Case 15-32603 Doc 1 File 0 597247 National Headquarters: 55 E. Monroe Street, #3400 C Document 715 Entered 99/24/155016:00:40 cila Desic Main

Date: 12/11/2014

Consultation Attorney: FCH

Record #: 631-472



## **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$\_\_\_\_\_\_. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor)

Attorney for the Debtor(s). Representing Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/24/2015 /s/ Marie Jean Jackson

**Marie Jean Jackson** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

In re Marie Jean

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Marie Jean Jackson /

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 09/24/2015	/s/ Marie Jean Jackson
	Marie Jean Jackson
Dated: 09/24/2015	/s/ Lizette Villegas
	Attorney: Lizette Villegas

lel Maria Igan Jackson

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B1 (Official Form 1) (12/11)

### Voluntary Petition

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

Marie Jean Jackson

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

morrie Ja Ja

Marie Jean Jackson

Dated: 9-3-41-12515

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

ignature of Attorney

Signature of Attorney for Debtor (s)

Lizette Villegas

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated: 9 / 24 /2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) If rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

	ry individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check five statements below and attach any documents as directed.					
þ	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.					
ţ	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by he United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must like a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.					
r	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling equirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]					
1	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied]					
b	y a motion for determination by the court.]					
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);					
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
	Active military duty in a military combat zone.					
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
l certif	fy under penalty of perjury that the information provided above is true and correct.					
	1:9-241-15/2015 monie J. Jonlan X Date & Sign					
	Marie Jean Jackson					

Record # 631472

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 9-74-4-42015 Marie Jean Jackson -enless

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were NOT used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

631472 Record #

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: <u>9- 3-4 -</u>/2015

Marie Jean Jackson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Bankruptcy Docket #:
		Judge:
The second secon	DEBTOR'S STATEMENT OF INTENTION	
<del>-</del>	property of the estate. (Part A must be fully comple ty of the estate. Attach additional pages if necessa	
operty No.		
reditor's Name: one	Describe Property Securing Debt:	
operty will be (check one):		
□Surrendered	∴ □Retained	
retaining the property, I intend to □Redeem the property	(check at least one):	
☐Reaffirm the debt		
☐Other. Explain	(for example, avoid lien	using 110 U.S.C. § 522(f)).
roperty is (check one):		
□Claimed as exempt	□Not claimed as exempt	
	subject to unexpired leases. (All three columns of ed lease. Attach additional pages if necessary.)	Part B must be
essor's Name: one	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

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## DISCLAIMER Deptors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad liter or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marie Jean Jackson / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 9-21-15/2015

Maria loop lookson

Marie Jean Jackson

X Date & Sign

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De	btor 1	Marie	Jean	Jackson		Case Number (if known) _		
		First Name	Middle Name	Last Name				
WOOD DATE OF THE PROPERTY OF THE PARTY OF TH						Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8.	Unem	ployment comp	Densation			\$0.00	\$0.00	
	Do not under	enter the amou the Social Secu	unt if you contend that the amount received irity Act. Instead, list it here:	was a benefit			40.00	
	For yo	ou						
	For yo	our spouse						
9.	Pensi benef	on or retiremen it under the Soci	nt income. Do not include any amount recei ial Security Act.	ived that was a		\$81.51	\$0.00	
10.	Do no as a v	t include any be ictim of a war cr	r sources not listed above. Specify the sound in the social Security Arime, a crime against humanity, or internation, list other sources on a separate page and	ct or payments receive				
	10a. <u>(</u>	Other Govern	nment Assistance			\$120.00	\$ 0.00	
	10b					\$ 0.00	\$0.00	
			m separate pages, if any.			\$120.00	\$0.00	
11.	Calcul colum	i <b>ate your total c</b> n. Then add the	current monthly income. Add lines 2 through total for Column A to the total for Column E	gh 10 for each B.		\$201.51 +	\$0.00 =	\$201.51
₽	art 2:	Determine \	Whether the Means Test Applies to You					
	Calcui 12a.	iate your currer Copy your total	nt monthly income for the year. Follow the current monthly income from line 11	ese steps:		Convine 11 here	12a.	***** F1
			the number of months in a year).		•••••••••••••••••••••••••••••••••••••••	. Copy mie 11 neie	140.	<b>\$201.51</b> x 12
			ur annual income for this part of the form.				12b.	× 1∠ \$2,418.12
			family income that applies to you. Follow	v these steps:			· · <b>(</b>	Ψ <b>-</b> ,¬ . υ
		he state in which		Γ	7			
			•					
	Fill in t	he number of pe	eople in your household.	1				
	To find	a list of applicat	ly income for your state and size of househ ble median income amounts, go online usi m. This list may also be available at the bar	ing the link enecified in	the concrete		13.	\$48,239.00
14.	How d	o the lines com	pare?					
•	14a. [	ine 12b is les Go to Part 3.	ss than or equal to line 13. On the top of pag	ge 1, check box 1, <i>Th</i>	nere is no presur	mption of abuse.		
	14b. [	line 12b is mo Go to Part 3 ar	ore than line 13. On the top of page 1, chec nd fill out Form 22A-2.	k box 2, The presump	ption of abuse is	determined by Form 22	A-2.	
P	art 3:	Sign Below						
	E	3y signing here,	I declare under penalty of perjury that the i	information on this sta	atement and in a	ny attachments is true an	nd correct.	
		cma	rio J. Junes	1				
			Marie Jean Jackson	<u>-0</u> ,	•			
		Date:: 9 -	74-15/2015					
	l	f you checked lis	ne 14a, do NOT fill out or file Form 22A-2.					
	ł	f you checked lin	ne 14b, fill out Form 22A-2 and file it with th	nis form.				***************************************

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Form B 201A, Notice to Consumer Debtor(s)

In re Marie Jean Jackson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 9-74-/92015

Marie Jean Jackson

X Date & Sign

Dated: 9 / 24 /2015

Attorney: Lizette Villegas